



# Getting Ready for Storm Season

Spring storms often bring heavy winds and hail that can damage your home and rattle your peace of mind. The good news is there are some steps you can take before and after the storm to prevent unnecessary headaches. And if you ever have to file a claim due to severe weather, our Claims Team is ready to help you every step of the way.

## Be Prepared

Although you can't predict when damaging weather will occur, these steps can help you prepare for it.

- **Inspect your roof and exterior openings.** Poorly maintained roofs are the most susceptible to heavy wind and hail. Have your roof inspected each spring; a professional may find things like loose shingles or improperly sealed roof vents or flashing that could let in unwanted water or ice. Inspecting the exterior openings to your home, like windows, doors, vents, and areas where wires and pipes enter the home, to make sure they're properly sealed also prevents water intrusion by wind-driven rain.
- **Review your policy with your independent agent.** Windstorm damage is covered under your homeowners policy, but you should review the claim reporting periods, coverage amounts and deductibles with your agent on an annual basis to make sure you have the right amount of coverage, and to understand the coverage available if your home is damaged.
- **Assemble an Emergency Kit and Home Inventory.** An emergency kit with things like flashlights, drinking water, batteries, and important documents will come in handy if a storm hits the area and you're left without

power. A written or video inventory of your home and contents, kept offsite, will also help in the settling of any claims if disaster strikes.

*For more tips on preparing for a weather event, see the Catastrophe Center on [GrangeInsurance.com](http://GrangeInsurance.com).*

## Damage to Your Home and Reporting a Claim

**If a storm causes damage to your home** and exposes your interior to the elements, take immediate steps to protect your property from further damage by covering any openings or making temporary repairs.

**Report claims early.** Call our **24-Hour Loss Reporting Center at (800) 445-3030** right away. Most Homeowner policies have a required reporting period for wind and hail damage. Check your Homeowner policy or contact your independent agent to verify your wind/hail reporting period. The earlier you report a claim, the faster we can take care of it and get you back up and running.

**After your claim is reported,** your adjuster will contact you and arrange for an inspection onsite. An itemized estimate of all covered damages will be prepared and your adjuster will review it with you before resolving your claim. Your adjuster will also continue to work with you to resolve any concerns, questions or issues.

**Track your claim online.** Visit [GrangeInsurance.com](http://GrangeInsurance.com) and register for a Grange account. The day after your claim is reported, you can log on the site and check the status of your claim.

## Finding Qualified, Trustworthy Contractors

While the majority of home repair contractors are honest and reputable, unfortunately there are people and businesses who prey on consumers after a disaster. When talking with potential contractors, be sure to:

- **Ask about their experience.** Ideally, the contractor should have at least five years of experience. Ask about projects they've done that are similar to yours.
- **Verify their insurance.** Make sure the contractor has liability insurance and workers' compensation coverage.
- **Request references.** Ask for names and contact information of previous customers who would be willing to talk with you about their experience with the contractor.
- **Check with the Better Business Bureau** or other consumer organizations to find out if the contractor has a record of complaints about workmanship, cost over-runs or other issues.
- **Verify a Business Physical Location.** Avoid businesses that have only a P.O. Box or contractors that have recently moved into the area.

**Report suspicious activity!** Grange partners with the National Insurance Crime Bureau (NICB) to prevent and combat insurance fraud. If you suspect suspicious activity or feel you have been defrauded by a home repair contractor, call (800) TEL-NICB (800-835-6422).